



Order Filed on July 23, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

837982  
PHELAN HALLINAN DIAMOND & JONES, PC  
1617 JFK Boulevard, Suite 1400  
Philadelphia, PA 19103  
856-813-5500  
Attorneys for LOANCARE, LLC

In Re:

TEMEKO R. FOSTER D/B/A WOW YOUR IDEAS  
MICHELLE R. FOSTER

Debtors

Case No.: 19-27085 - MBK

Judge: MICHAEL B KAPLAN

Chapter: 13

Recommended Local Form: ☐ Followed ☒ Modified

**ORDER VACATING STAY**

\_\_\_\_ The relief set forth on the following page is hereby **ORDERED**.

**DATED: July 23, 2020**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Upon the motion of LOANCARE, LLC, under 11 USC §362(d) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

☒ Real Property more fully described as:

51 PAGEANT LANE, WILLINGBORO, NJ 08046

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

☐ Personal property more fully described as:

It is further **ORDERED** that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.

*rev. 7/12/16*

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Temeko R. Foster  
Michelle R. Foster  
DebtorsCase No. 19-27085-MBK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jul 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Jul 26, 2020.

db/jdb +Temeko R. Foster, Michelle R. Foster, 400 Maple Grove Boulevard, Lumberton, NJ 08048-4618

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 26, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on July 24, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Andrew L. Spivack on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com  
 Denise E. Carlon on behalf of Creditor MEB Loan Trust IV dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Douglas J. McDonough on behalf of Creditor Bank of America, NA DMcdonough@flwlaw.com  
 Lee Martin Perlman on behalf of Joint Debtor Michelle R. Foster ecf@newjerseybankruptcy.com,  
 mcdoherty@ecf.courtdrive.com/hspivak@ecf.courtdrive.com  
 Lee Martin Perlman on behalf of Debtor Temeko R. Foster ecf@newjerseybankruptcy.com,  
 mcdoherty@ecf.courtdrive.com/hspivak@ecf.courtdrive.com  
 Nicholas V. Rogers on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com  
 Nicholas V. Rogers on behalf of Creditor LOANCARE, LLC nj.bkecf@fedphe.com  
 Robert Davidow on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com  
 Robert Davidow on behalf of Creditor LOANCARE, LLC nj.bkecf@fedphe.com  
 Sindi Mncina on behalf of Creditor CALIBER HOME LOANS, INC. smncina@rascrane.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12